that will renovate his constitution, and all the time will not prescribe the article that will have that beneficial effect—so with you, it is sheer nonsense to tell them to turn "carvers and statuaries." How would the masons of the north take this proposition? the poorness of their country and their religious sternness prohibit much of ornament being used; but I shall follow it no further. Trusting to your publishing this, I remain yours,

A Practical Mason.

78, Upper Ebury-street, Pimlico.

The foregoing letter came to hand after we had gone to press last week. We have not much to plead for inserting it, except that our correspondent thinks himself entitled to it; and we should be sorry to debar him of any reasonable amount of argument in his own justification. As regards ourselves, he has not started any new point, and we are quite content to leave our former answers to his objections to meet his re-statement. We may be wrong as to what we think can be accomplished by machinery; but we like to support our opinions by reasons, and those reasons we gave in our former notice. Let our correspondent not be offended where no offence was intended. He may be a very good practical mason, but a very bad machinist; and therefore, his practical knowledge in the question at issue may be of little value, and yet, no depreciation of him to say so. Again we repeat it, that the *mass* of practical men are not the inventors of new machines, nor are they good judges of what is likely to be accomplished by machinery. A few ingenious and leading minds determine such matters. Our correspondent may be one of these; but he knows best. He should not, however, predicate what can or cannot be done, and lay down his own premises. He may rest assured that the inventor will not stop at the shape of a tool or the tempering of the metal; he, with his ample fund of information, no doubt knows of very soft materials being used to cut the hardest ones; but if he had not known of such being the fact, would he have credited it? We think not, from the limit he puts to his credibility on all prospective matters. He knows well, that both marble and slate working, and a thousand other things, were once regarded as he regards that of stone, and by practical men like himself. How strange it is that we can see every thing so easy, and account for it so readily when it is done; but to set about a new thing puzzles and confounds us,—it is, like the egg of Columbus, very easy to do when we are shewn.

As for ourselves we have little concern; but let us ask our friend if he thinks it a disqualification for being a practical man, in the full sense of the word, the being the editor of a scientific work like The Builder? does he know any thing that demands a higher share of practical knowledge?—God knows we are very deficient in the qualifications—but where has he borrowed his notions of an editor? We are afraid he knows as little about editors as he knows of machinery—he will excuse us if we speak, not for ourselves, for we are young in the business; but we speak of that great phalanx of talent that adorns the press of England—we ask our friend again, does he know an editor personally? if not, let him not affect to know them. When he falls into the company of one, we will venture to say, he will change his opinion. We do not wish to flatter him; but we are sure he has common sense enough, if he will trust to that alone, to enable him to form better opinions, and upon better grounds than he is now assuming—to be sure, there are bunglers in all trades, in editorships as well as the others; but we take the rule and not the exceptions.

Our friend is anxious on one point, to which we need not farther allude. He will understand us. Let us advise him to get correct views of things. He mistakes *modes* for *principles*, and uses the latter word frequently when he should use the former; but, above all, let him observe this *principle* in dealing with every subject to which he brings his mind to scan, and be solicitous about his motives, that they be regulated by a courteous and brotherly sentiment; let him do this, and never fear in what shape he puts his ideas. If some who are so anxious about forms and words would look to the more substantial—the *matter* and the *motive*—it would be better. Let him give us a charter to correct this, and we will undertake he shall pass scot free for all the rest—aye, even among editors! We must have the discussions in our paper carried on with the courtesies of gentlemen; or, what is better still, in the spirit of true men. We think our correspondent will see that in his reply to "Officinator" he has been splitting straws; if the latter were wrong as to dates, and the immediate connection of events, the former has helped him to make out his case in other respects, and in that position we leave it.

He asks "how is being alive to our impending ruin to benefit us?"! Now, if we were anxious to banter our friend, or make a joke of the thing, we might ask, "how is being dead to it to benefit us?" Does he court that happy ignorance that sleeps on the edge of a precipice? Really he cannot expect us to answer such a question as he has put.

If his similitude regarding the physician is meant to apply to us, which we suppose to be the case (we are not going to shelter ourselves behind any pretence of misunderstanding him), we say that we are prescribing, it is our intention to prescribe,—*that*, we claim to be the essential difference between ourselves and any thing else that existed of this class of paper before. Whether it be "sheer nonsense" to talk about turning "carvers and statuaries" or no, we shall continue to prescribe and to recommend as much carving and statuary work as we can, and it will be hard if the prescription be not followed, when we find thousands and tens of thousands engaged in it; and these will make "elbow-room," as we have said before, for the rest. And now, just let us beg of him to reflect again on the position he has assumed. With respect to his friends of the North, he says,—"The poorness of the country and their religious sternness prohibit much of ornament." In the name of common-sense, then, what do they want with machines? If his position be true, what becomes of ours?

In conclusion, we beg to make one remark as to devoting so much space to our correspondence and to replies. In the first place, our respect for the working man demands from us a practical recognition of his right to this degree of attention; and in the next place, we occupy this ground at starting, that we may the sooner come to a right understanding of the principles upon which we intend to proceed. When that is done, it will save us and our friends, in after times, from a constant debating upon words.

## BUILDING SOCIETIES.

To the Editor of The Builder.

Sir,—I was much pleased by seeing an article on Building Societies in yours of the 11th inst., and beg to correct an error into which the writer has fallen in the example he has given, by assuming that the society would advance the full amount necessary to pay the purchase; this may be the case in some few instances, but they are rare indeed—to make this more plain to those of your readers who are interested in the subject, I give you my own case as an example.

I held two shares, on which I had paid before the purchase (in subscriptions and entrance) £28. 5s. I got two transfers, on which I paid £28. 10s. subscriptions and transfer fee. I purchased ten shares at a premium of £46. 10s. The account will then stand as under:—

| Dr. | £. | s. | d. | Cr. | £. | s. | d. |
|---|---|---|---|---|---|---|---|
| Subscriptions, &c. on four shares .... | 56 | 15 | 0 | Amount of ten shares | 1200 | 0 | 0 |
| Entrance on six shares .. | 6 | 0 | 0 | Balance received .... | 566 | 0 | 0 |
| Back subscription, six do. | 84 | 0 | 0 | Amount of premium, &c. paid .. | 614 | 0 | 0 |
| Premium on ten shares .. | 465 | 0 | 0 | | | | |
| Surveyor's fee | 0 | 19 | 0 | | | | |
| Insurance .... | 1 | 7 | 0 | | | | |
| | 614 | 0 | 0 | | 1200 | 0 | 0 |

| | £. |
|---|---|
| The surveyor's valuation of the property was ..... | 1760 |
| Cash received from the society ..... | 586 |
| Leaving a balance necessary to complete the purchase, besides 30*l.* law expenses, of..... | £1174 |

I believe it is a common rule that societies will only advance three-fourths of the valuation, the reason for this being that a person would not mind whether he paid his subscriptions, if he had not a stake in the property, by laying out money upon it.

Now I receive in rent 70*l.* per annum, and it was calculated the society would be terminated in seven years from the time I purchased, the account will then stand thus:—

| | £. | s. | d. | |
|---|---|---|---|---|
| Subscriptions on ten shares ..... | 5 | 0 | 0 | per month. |
| Redemption on ditto | 2 | 0 | 0 | |
| | 7 | 0 | 0 | |
| Twelve months..... | 84 | 0 | 0 | |
| Insurance..... | 1 | 7 | 0 | |
| | 85 | 7 | 0 | |
| Seven years' payments | 597 | 9 | 0 | |
| Less received in rent | 490 | 0 | 0 | |
| | 107 | 9 | 0 | |
| Money advanced previous..... | 174 | 0 | 0 | |
| Cost of title-deeds and mortgage ..... | 30 | 0 | 0 | |
| Cost of property, exclusive of interest of money advanced | 311 | 9 | 0 | |

By the above it appears that my outlay will be 311*l.* 9*s.*, exclusive of interest, being a saving of 448*l.* 11*s.*, so that even in any circumstances the benefits are great, though not quite so much as Mr. Holroyd has made it appear.

There is another point to which I wish to call the attention of members: suppose I found it convenient to pay off the mortgage at any time before the termination of the society, in what manner could that be done so as to be beneficial to the society, and fair to the mortgagor?

There is only one other point to which I can refer at present, and that is the mistaken idea which many entertain, that they will receive 120*l.* at the termination of the society. This cannot in any case happen, as a great part of the profits are nominal, and in all the rules of societies that I have seen, there is one rule which provides, that when shares cannot be sold, a ballot shall take place among all the members who have not previously purchased shares, but that no member shall be compelled to take more than one-quarter share at one ballot, and that he shall not be again liable to the ballot on such share, until all the unpurchased shares shall have been allotted for, so that all members must purchase, either by ballot or otherwise. I may mention that the premium on shares by ballot is to be fixed by the committee previous to the ballot taking place. Now surely few people would think of purchasing in a society that had been in operation for six or seven years, as the sum they would receive would not by any means purchase property that would bring any thing equal to the subscription he would have to pay, and, therefore, the ballot will be the only way of disposing of shares in the latter period of a society's operations. Should these remarks appear worthy of your notice, I shall be glad to communicate farther on the subject.—I am, Sir, your most obedient servant,

A Member of Building Societies.

Liverpool, March 23rd.

## ARMIGER DOMINI REGIS.

To the Editor of The Builder.

Mr. Editor,—Under the head of "Oxford Architectural Society" in The Builder of the 18th inst., it is stated that the Rev. W. L. Hussey had presented the impression of a brass, bearing the title *Armiger Domini Regis*, with the precise meaning of which he was unacquainted, although the President of Trinity explained it as "an *esquire of the King's body-guard*," observing that it is of frequent occurrence on inscriptions of the 15th and 16th centuries. With due submission to the President of Trinity, he is a little at fault in his antiquarian explanation, the words *Armiger Domini Regis* meaning an *esquire of the king's body*. These officers were formerly limited to the number of four. They kept watch at the door of the royal bedchamber, whenever it pleased his Majesty to retire to rest; walked in a coronation procession, and had, along with the gentlemen of the most honourable Privy Chamber, to whose duties theirs nearly assimilated, precedence of all knights' younger sons, as well as of every other description of esquire.

I am, Sir, your obedient servant and reader.

London, 24th March, 1843. B. de M.

## WOOD PAVEMENTS.

Just on going to press, we have been instructed to withdraw, for the present week, a drawing and description that we had prepared of another plan of wood pavement. We regret this, as it is part of our promise to our readers, even in our advertisement; but our pleasure must give way to the interests of the parties concerned. We believe that we may count upon it for next week; but if not, will take another in its course.

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